Eli Dingle 90

THE END IS NEAR

The final year of highschool for the majority of OAC students has come - the all important year when we become machines programmed to study. Even the most nonchalant student has acknowledged that this is the year that could change the rest of his/her life.

It is a time when we prepare ourselves for reality - the reality being,

university.

Independant studies have become our worst nightmares and we no longer only study for a test an hour before class. Now is a good time for the university bound student to polish or reinstate his/her studying habits. We are becoming mature responsible students, striving for success.

Now as we approach the middle of our tenth and hopefully last semester at S.C.I.&T.S., marks are the most important things on our minds. For our mid-semester marks are to be sent to chosen universities in hopes of

acceptance.

When this our final year is over, it is quite probable that most of us will regain conciousness, and spend our summers preparing for a new life -University.

Good Luck to the Graduating Class of 1990!

Stephanie Dean

THE WAY WE ARE

Throughout this semester, I have learned a great deal about the nerve wracking confusions and the strict deadlines that newspaper editors must

contend with on a daily basis.

When I first took on the responsibility of becoming one of three editors for "The Way We Are", I thought it would be challenging and fun, yet fairly simple. I quickly learned that this job was not as simple as I thought. Although I did have fun working on the magazine, there were several factors I had not considered until I sat down and looked over the numerous things that had to be done. I did a lot of running around trying to organize the magazine: setting the dead-lines, making a schedule which was suitable for everyone involved, and of course, meeting printing costs.

While Steph, Chana, and I were putting this together, we learned somethings about how newspaper and magazine companies are managed. We hope that we have succeded in offering you the type of magazine you

like.

It all seems so uncomplicated when it is presented to the reader, but, there are a number of factors that must be taken into consideration: cost, advertising, editing, and layout just to name a few.

The most important task was to collect a wide range of articles, poems, designs, etc. that were geared towards the intended audience. This was an extremely difficult job, as there were several excellent pieces submitted.

On behalf of myself, Stephanie, and Chana I would like to thank everyone who contributed to The Way We Are, and a special thanks to Mrs.

Peterson.

WHERE DO WE GO FROM HERE?

Highschool life, we've seen it all. We met up with teachers who didn't like us, grueling subjects that took all our effort to pass, and, of course, our peers. Such important people and things shape our lives. So, where do we go from here?

We've all pondered that question at one time or another in our lives. However, it seems that the most obvious time to ask it is in

highschool.

You see, we're in the middle. We're too old to be called children and too young to be considered adults. I believe that in ancient times adults didn't know what to call adolescents so, we got tagged with the name-TEENAGERS. And such a vicious name it is! It's true! Go ask a middle-aged person on the street who they believe to be the worst drivers. You'll get a response something similar to, TEENAGERS! Why, they are the absolute worst! They drive through town doing 80mph, whipping in and out of traffic! Why, I even saw one driving on the sidewalk!"

Then there are parents. Does this line sound familiar, "You're old enough to know better!" Yet, they still treat us as children. Try and hold an intelligent conversation with them. You'll get, "Oh, how do you know? You're just a Kid!", or "I've been around longer than you have! I should know!" So, here we are, caught in a game of tennis. We go

back and forth between "knowing better" and not knowing anything because "We're just kids."

Then we're faced with the question- where do we go from here? Some of us have turned to our parents who say, "It's your choice." What contents

choice." What enters our minds when they say that is, "Thanks a lot! The first time I actually ask for your opinion and you won't give one!" We then go through painstaking decision making because we all know that what we choose now will affect the rest of our lives.

Some of us have chosen University, that massive institution that holds thousands of students and consists of parties every night. Others have chosen college, which, is not much different. Maybe it is a little cheaper, but the social life is quite similar. However, let's not forget that the course load is ten times the work compared to highschool!

Then there are those of us who decide to take a year off of school or decide that they've had enough of school. They will enter the working world with a smile on their face

and a gleam in their eye.

No matter what our decision is in the end, we will all have fond memories of S.C.I.&T.S. and the people who have crossed our paths over the years. In fact, this school and these peolpe may have helped us answer the question, "Where do we go from here?"

ABUSE AT S.C.I.&T.S.

Abuse takes many forms: physical, sexual, verbal, and psychological. These forms of abuse are committed parents. husbands. girlfriends. other boyfriends. relatives, and friends. They are people from all committed by racial groups, age different and financial backgrounds, situations. The type of victim also varies in each case. No matter what kind of neighbourhood or environment one lives in, there is, and will continue to be, some form of abuse.

The following statictics from an abuse seminar reveal the widespread problem in Canada and the United States of abuse: one in every ten women is physically abused by her partner; twelve percent of teenage girls are assaulted by their boyfriends; every fifteen seconds, a woman is sexually abused and; a total of one million women are assaulted by their husbands each year. These statictics are based only on reported cases; there are

many that go untold.

As difficult as it is for the victim to admit, the abusive pattern will not stop if abuse is not reported. Reporting the abuse is very difficult because victims feel as if they are failures and that they bring the abuse upon themselves. For fear of their lives and their reputation as a good wife, mother, girlfriend, etc., the victims often stay with the abuser, and it often takes a call from a neighbour or other witness to help the victim with this first step.

Several months ago the student body completed a survey devised by the students of homeroom 12k, as they were investigating the need for more awareness of this problem in Lambton County, and specifically at

S.C.I.&T.S.

The questions asked the sex and age of the student, and if the

student thought that it is acceptable to control another person by violence. It asked if the students knew anyone who has been abused, including themselves, and if so, by whom. The last set of questions asked who the student would talk to, if anyone, about the problem.

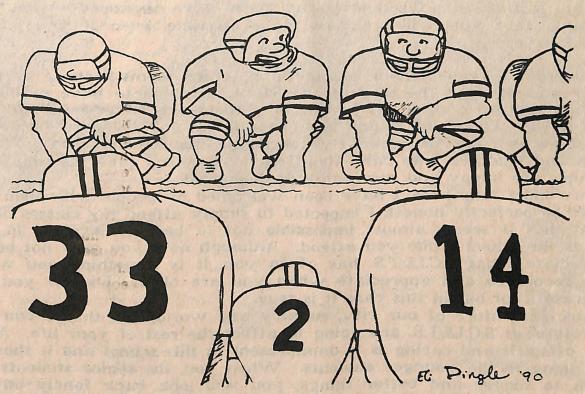
Seven hundred and five surveys were completed and eight percent of the students feel that it is acceptable to control another by violence; the majority who feel this way are males. The survey showed that 106 students polled indicated that they by far, had been abused: majority of these were girls. half of the people surveyed know of someone else who is being abused. The number one offenders was found to be parents, followed by other people, and then boyfriends or girlfriends.

the students Fifty percent of talk would they indicated problem with about 8 someone victims who The people abuse. would be most likely to talk to are their peers, guidance counsellors, and were there If parents. counselling peer confidential program set up at the school, about half of the students would consider Surprisingly this service. enough, those who said yes, were not victims of abuse themselves.

This survey indicates an alarming number of students who have either experienced, or know someone who is experiencing some form of abuse. It also suggests that many of these victims go through their situations without adequate help or support. Abuse is continually growing.

There are many services available to help people caught in the abusive cycle. Services available to provide information and support guidance counsellors, the school nurse, the women's interval home, church leaders and the crisis hotline whose number is 337-3220.

Davina Dawson



"HEY BUZZ OFF! I SAW HIM FIRST!"

The Truth

The end of the school year can nerly be seen, Not doing homework is a daily routine. Am I late once more, was that the bell, Ahh let's go for lunch, who's going to tell It's the middle of the semester, the marks go in, The teacher shows you your mark, to your chagrin. "Can I have 5%, to go to university, To expand my horizons, for a greater diversity." "No you can't you little coniving atrocity, That's a very poor attempt at manipulative verbosity." Your future is ruined, and looks pretty grim." "Hey buddy fill it up right to the rim." The May two-four weekend what else must be said, Is that guy breathing or is he just dead, You find yourself naked on the floor in the morning, Surrounded by strange people puking or enoring Well just hang in there, it will be all right, The end of the year is nearly in sight. Mike Parsons.

IN A LIFETIME

It is often said that in college or university you will make friendships that last a lifetime. In the five years most of you have spent at Sarnia Collegiate Institute and Technical School, you have developed an important relationship that you will treasure for a lifetime, even if you are not aware of it yet.

A devotion to your school is something which seems to be a rarity in this day and age but the students at S.C.I.&T.S. seem to have maintained that quality. I am a student who has only spent one semester of afternoon classes at this school but it has been enough for me to see a tremendous group of people who are genuinely concerned about their school. You are students and teachers who care about each other and take the time to see that people are happy and succeeding in their goals.

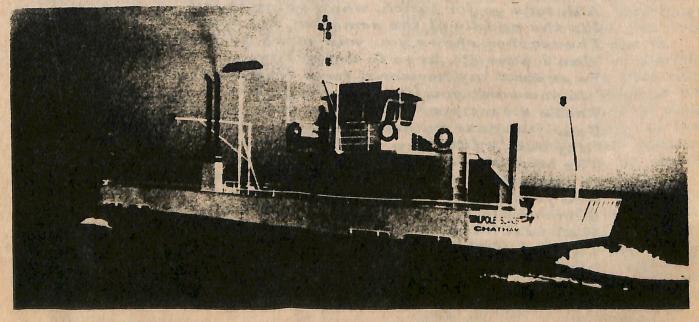
In my short time here, I have been welcomed by people with open arms when, to be perfectly honest, I expected to simply attend my classes and go home again. It seems almost impossible not to become involved in some aspect of the school while you attend. Although now you may not be able to appreciate what S.C.I.&T.S. has given you, it is something you will be able to recognize and appreciate when you are older. I know you hear

that phrase a lot but in this case it is true.

You are the future of our city, country and world, and things you learn in your time at S.C.I.&T.S. are going to affect the rest of your life. A rare quality of spirit and caring is is omnipresent in this school and it should be passed along to the younger students. When you, the senior students have gone on to bigger and better things, you will look back fondly on your highschool days and the lifelong friends you have made in the Sarnia Collegiate Institute and Technical School.

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LEARNING HOW TO LEARN

Learning isn't easy! Even the experts say that going to school and getting an education is taxing. Think of the hectic schedule students cope with daily. A seventy - five minute class is long, and an abundance of material is covered. We don't get time for "brain-breathers". Our teachers demand a great deal from us. How do we absorb all of the information with which we are bombarded day in and day out?

Of course, we don't. The real question is this: how much information do we retain? Does the majority of it get missed, or skimmed over? Do we learn as much as we could, or should? Probably not. How does one learn? Everyone is different. Do you know what your best learning method is, and how to use it to your advantage? If not, you had better find out. You need to determine your most effective learning pattern

before you enter university.

What are some different learning patterns? Listening is the primary method of absorbing information. If this method applies to you, hone your listening skills, look at the teacher while he/she is speaking, and concentrate. Here's something you can try to help with studying: read your notes and sections of your textbooks aloud on tape, and listen to them as part of your study routine.

Many people learn well through reading. If your memory is visually-oriented, seeing words on the printed page helps to implant them in your mind. Learn to do extra reading; borrow other related textbooks from your teachers or from the library.

Perhaps you learn through interaction and conversation. Team up with others who work well this way, studying together, quizzing each other, and discussing classroom Although some topics. discussion and debate exciting, perhaps a more individual approach is right for you. Many students claim they learn and remember things by writing them down.You develop a "short-form" should method of note-taking so that you can write down more of what is said. Try rewriting your copied or dictated notes in a different way; use your own words, but be sure to retain the proper meaning!

Of course, you may find writing tedious. Perhaps the only way you learn is through practice. Learning by doing is an old adage that applies particularly well to mathematics. Once again, borrow different textbooks as extra sources of questions. Once you have mastered a particular concept, practise it! You'll acquire greater speed and accuracy by finishing all of the assigned homework, and doing a little more. Re-do old tests when studying for midterm and

final exams.

Your guidance counsellor is ready to help if you have decided that you would like to become a more effective learner. He/she can help you to organize, which is of vital importance. Don't forget that we have a PAL tutoring program that may be of use to you, especially if you learn well by discussion, as described earlier.

If you're in a learning rut, you don't have to remain mired there. School isn't easy, but with effort and self-discipline you can learn to get the most from your education.

IT'S MINE!

I don't have to prove to you that I'm something
My life is my own to live.
The things I do aren't for attention.
They're for my own esteem
You see, I don't owe you a minute
But I'll listen to your words
And if those words are against my ways.

What I do and what I say is for me to judge,
So my friend, stay out of my mind--it's mine!

For now, appreciate me and my decisions Be that one person for me Help me with situations when I ask And be there for me to lean on do not need any special accomodations Or even memorized thoughts. You must understand, you're part of my life And in my thoughts and heart, You may not run my life or the way I think But always value your friendship-while it's mine.

I'm not meaning to push you away,
Or keep you from my business
It's just that I have to live my life
for me
But you are also part of my life.
And that decision, my dear friend,
That final decision,--it's ours
Not mine, and not just yours
....it's ours, together.

Tricia A McLellan

LEST WE FORGET

Once in a lifetime a truly great talent surfaces among us and goes on to become immortalized by his peers and colleages. It is a most shameful crime when such people are forgotten, especially by those who walk in the same halls where it all began. We, at S.C.I.&T.S., are guilty of such a crime by having neglected to pay homage to one of the greatest graduates of our school, the right honourable James Doohan, or more commonly known as Scotty from the television series, "Star Trek". S.C.I.&T.S. is not an Einstein factory producing so many truly incredible intellects and famous individuals that Scotty is just a non-entity by comparison. I am not that S.C.I.&T.S. produced its share of celebrities, just that Scotty is probably the most famous person our school has ever graduated. It is time that James Doohan received the recognition he deserves. He has had an impressive career of three seasons on the cult classic TV series "Star Trek", five multi-million dollar movies, numerous convention appearances. Who among us can deny this man the admiration and idolization he had earned? (This question is rhetorical and need not be answered by those who are not avid watchers of Star Trek).

Now that it has been agreed that Scotty had gone unappreciated for years, something must be done! A few possible suggestions are: Commissioning an artist (perhaps Mrs. Kurvink) to build a sculpture to replace the gazebo in the greened area in the west parking lot; make the guidance office into a "Star Trek" museum (It might then serve a recognizable and constructive purpose); have the Queen of England

knight him; lavishly cover the walls of the S.C.I.&T.S. cafeteria with murals of Scotty and of course the rest of the crew of the Enterprise (we would not want to ungrateful and forget them); finally, the commercial office could turned into a gift shop which could sell every kind of "Star Trek" paraphernalia conceivable to mortal man. These are just a few modest suggestions to pay tribute to our mentor and role model. As a sign that we are truly sincere in our tribute. all the heads of departments coud write formai letters of apology to Scotty asking for forgiveness for having taken so long to immortalize S.C.I.&T.S..

Steve Hunter

INSANITY They say it's all a state of mind An illness of a different kind Yet even though they're put away In their thoughts, they will never stav They'll wonder what they think is It matters not on how it feels They'll wander to the darkest places Be terrified of all the faces For they think they are all alone To us the reason is unknown We find they're too far out of touch Is it that the world's too much? Their troubles piled so they can't refrain Why do people become insanel

Tricia A. McLellan

UNIVERSITY BLAHS

It is that time senior students! Yes the trials of applying for the university or college of your choice. The pain of waiting becomes sharper each and every day. First come all the decisions, then all the work to keep our grades up, and finally the waiting. It seems every university or college wants to torture us during these months by bombarding us with their junk mail. We know full well that acceptance letters do not come until June but for some reason the sight of the envelope clearly marked admissions gets us dreaming of early acceptance. The moment of truth the letter is open, then disappointment floods in as we read the letter to find out they just want to say a friendly hello.

Oh yes, each one of us faces the university blahs; the worry, the pain, the nervous breakdowns. When will it all end? Thanks to our trusty guidance counsellors, there is some relief. Each year they work tremendously hard to help us make decisions, fill out forms and give us the much needed encouragement. These behind the scenes people are greatly appreciated.

As June approaches, the tension builds, our brain turns to mush, and the mailbox becomes our enemy. The never ending question nags and gnaws at us. Will I be accepted? We are not alone, most OAC students are in the same situation. Just look around at the hair pulling, the glazed eyes, and the blank stares. We can take comfort in these symptoms because we know we are not suffering alone.

Good Luck to all those patiently or impatiently waiting!

Nancy Archer

maran fashions



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WHAT IS THE BEST SCHOOL?

How many times have you been asked "What is the best school in Sarnia?" and how many times have "S.C.I.&T.S. is the you answered Many area students and former students would not agree with you at all. But obviously, they never attended have establishment.

For the past four or five years, we have been attending the largest and best kept school in the Sarnia and Lambton area, (we are the oldest yet our walls are not falling down). Bombers take pride in our top notch sports teams. We have a spectacular swim team, dazzling girls basketball team, an incredible wrestling team, a dynamite track excellent soccer, and field team, hockey and volleyball teams and although we have had much better years, an up and coming football team.

Besides our great sports teams we also have a great academic standing and many of our graduates go on to have very successful careers. commencement our at look ceremonies the awards being won people of variety scholarships and local awards excellence in academics.

We also have the best Drama Club in the area. It is always a great production. I guess when you have the outstanding facilities that we do with our auditorium (the only school in Sarnia to have one) then we can have the productions we do. We also have the annual S.C.I.&T.S. Revue production that is always extremely and hysterical for it's entertaining audiences. This year's almost didn't become a reality but Mr. Hall and his many helpers pulled it off and in my opinion it was among the best yet.

Sarnia Collegiate is also home to the best (and only) in-school pool in Sarnia. It has recently renovated and is in great condition.

Come and check it out!

We also have our annual fashion show. This year, Mrs. Farina and her many models are planning yet

another exciting show.

Senior Prom is also S.C.I.&T.S. tradition. In the past few have had success in years, we making our proms alcohol free and that tradition has spread to all the other schools to make it a local tradition to have no injuries on such a special night.

year rapidly With the school coming to an end, let's look back and reflect on the things that make Sarnia Collegiate the "BEST" school

in Sarnia.

Karolyn LaPier

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FATHER

In an instant it is over
His fear is gone
His pressure relieved
Yet, his pain still caries on

Never,
Is there enough preparation
For the loss of someone
So loved and adored.

And I sit here
all alone
I feel a closeness
Even deeper than before
It stays with me
Not just of parent loot
But of a caretaker, provider and
friend.

And as I close my eyes
I can see his smiling face
And hear his deepened laugh.

And as I think of years gone past A tear-it trickles down my cheek.

Karolyn LaPier

How proud he was of me
Of everything I did
And as I think back
Of all the good times
And the bad
I see his eyes,
Those ever loving eyes.

NUMBERS, YEARS, BEERS, AND CHEERS And I wonder why Did this happen to me? To him? To us?

Today is my birthday, I've just turned nineteen
I've been thinking about it, so what does it mean?

This year is different than the other eighteen years.
The reason being is that I can drink a few beers.

This poem isn't very serious, yet it is true.

I didn't want to write a poem to make people feel blue.

When you read this poem I hope you laugh and scream,
But don't get carried away and break your spleen.

Brian Chesher

THE BOMBERS LIVE!

As the last few years have passed by, more and more students

have not become involved with the school.

S.C.I.&T.S. Blue Bombers pride has slowly diminished. The dampaning of school spirit has made many student organizations and activities nearly extinct, such as: The Art Club, the Blue Print, the Yearbook, and even the famous S.C.I.&T.S. Revue were close to being cancelled.

However a rude awakening forced the students to realize Sarnia Collegiate was becoming a spiritless institution. This dose of reality had quite an effect on our attitude. S.C.I.&T.S. students are once again proud to be called Blue Bombers. School spirit was highly visible at football, hockey and other games, and no where was pride more evident than the Homecoming Parade.

As the year progressed, it came time for different activities, the G.A.A. Fashion Show had a large number of new and old models tryout. Morning announcements continue to list club events and

activities.

Now as the year slowly comes to an end, Bomber PRIDE still shines on our spring and summer teams and activities. It is obvious that the student body has at last become involved

throughout the years, the students at our fine school have attended a proud, spirited school; hopefully future students will be able to maintain the illustrious Blue Bomber PRIDE.

Brian Chesher.

NOISES

When I was a lad, I'd lie awake
And listen to the noises that old house makes
The stairs go creak, and the walls go pop
And the shadows in the room come over the top
Of my blanket 'round my feet and chin...
"Oh! Lord, who let the creepy thing in?"

The terror comes on creeping feet, 'tis drawing near Around the senses of my inner ear, What terror does my brain enhance? When shadows perform a macabre dance, I must not call out for the family sleeps I'll bury my head in the blanket's deeps.

I'm master now and lie awake
And listen to the noises that old house makes,
The Stairs go creak, and the walls go pop
And I list the repairs, to take to the shop,
The terror now is in the cost, and not the sound...
"So why do I gather the blankets 'round?"

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WHO'S WHO IN WRITING AT S.C.I.&T.S.

As I look at this semester and a very talented group of young people, I recall several pleasant experiences. I remember the author symposium which introduced Pamela, the published song writer, and Nancy and Dave, who have been part of Young Author's Conferences. Mike told us about the 25 page mystery he wrote when he was ten. Tuesday afternoons, Tricia, Chitra, Nancy, and Karolyn sat at the computer to print the latest column for High School Notebook. I remember Chitra's shoebox of poetry and the poetry submitted by Alex, Sherry and Stephanie for the BLUE PRINT. Steve and Andy wrote a quest editorial for the BLUE PRINT. (The things they said about the prom.) We walked to the Observer and Andy didn't ask the question he wanted to ask. Mr. Hall snapped Chana, Stephanie, and Kim and, then, all of us on the stairway. Karolyn, Brian, and Mike turned producers and are preparing a video. Short story collections by Davina, Nancy and Nancy, videos and this magazine by Kim, Stephanie, and Chana are highlights of the original works presented as independent study projects.

My personal thanks to Kim, Stephanie, and Chana, and to all those who typed, wrote or did layout for THE WAY WE ARE. Thanks also go to

Mrs. d'Esterre, Eli Dingle, and Mr. Hall.

Barbara Peterson

EDITORS



Stephanie Dean, Kim Scott, Chana Mayer

A Special Thanks to NOVA & Dow Chemical Employee Gredit Union for their much appreciated Contribution Thana Mayor
Mancy ancher

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Mayor Juicia Milelan Barbaraterson & Musener THE U.A.W WE 3W ARE

alup McBride

Styphon Mary Jones Honor ANDY Johns Him Sakes Johns Johns Jones Jones

WHAT'S HOT

WHAT'S NOT

Bart Simpson Tie-dyed t-shirts Taco Bell Rugby Hardbodies May 24 Weekend Prom Tom Petty Short hair Fighting Friday, 3:10 PM Jim Bell Graduating? Nerf Fencing Electrolysis Birth Control Arsensio Hall Holding Hands

Paula Abdul
Owning a Car
Avia, Nike
The Bundies
21 Jump Street
Buttonfly Jeans
Mr. Kennedy
Teenage Mutant Ninja turtles
Midget tossing
Mr. Strang's Cars
Cheap Tuesday
Obsession for men

Gumby Racoon tails on jackets Wendy's Curling Couch potatoes Exam week Prom expenses New Kids on the Block Fake blonds with dark roots Negotiation Monday, 8:25 AM Jim Bell Returning again? Thermal Global Nuclear Warfare Nose hair Teenage pregnancies Oprah Excessive displays of affection in halls K.D. Lang Skateboards Black Reeboks The Brady Bunch Hawaii Five-0 Acid washed anything Mr. Ted Ellis G. I. Joe Reach for the Top Mr. Davidson's pumpkin-on-wheels \$6.50 Movies Eyewatering body odour

by Andy Baker Davina Dawson Steve Hunter

THERE WILL BE TIME

As graduating S.C.I.&T.S. Students and young adults, we have a splendid traditon to uphold. Sarnia Collegiate is not just a school of academic learning, but a microcosm of life. The staff and our peers have taught us valuable lessons in caring about others and in learning from our mistakes. Even though we seldom take the time to thank them in words, our gratitude is immense. We will thank them many times in the years to come when we have learned the value of their lessons.

The 1990's are now before us. It is up to every S.C.I.&T.S. Graduate to future brighter for the make her/himself. We are no longer the "products" of the past generation's society. As of now, we are members of active considered society. Standards and values for future generations will be according to our actions. responsible to our children and our children's children to keep the world they may SO that experience its beauty as we do today.

So many obligations will, sooner than we expect, be brought to bear on our There are no woods to excape to

The woods are lovely, dark and deep.

But I have promises to keep, And miles to go before I sleep. And miles to go before I sleep. Robert Frost

Each of us will have special promises to keep and we must never let them be overshadowed petty differences. triviality and There never was, and never will be, an enchanted secret of success. The only obstacle facing us in the

realization of our goals is the willingness to work hard to achieve them. With determination, we can, as our school motto "Sic Itur Ad Astra" proclaims, attain the stars.

" There Will Be Time "

Yes, there will be time To savour life. And dream great things.

To shake the sky, And hold the stars, Which fall.

But not this day, The time for life.

To spread our wings freely, And with a supreme effort, Seize the day.

But there will be time, Keep faith in time.

Chitra Dath.

y obligations will, sooner xpect, be brought to bear inexperienced shoulders.

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FRIENDSHIP

I sit in my room late one night
And watch out the window
A cold and starry sight
Remembering the times we had together,
two good friends, you and I.
We saw each other through each day
good and bad.

We shared secrets that seemed more important than life itself.

Then came that one fall day that you went away.

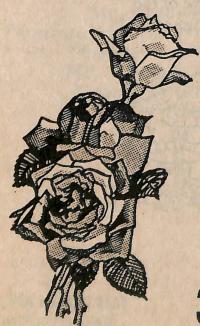
We saw each other by and by
but not as much as good friends should
In my heart I carry the memory of two friends
Laughing, living and growing
under a summer sky.

The love and friendship shall not be forgotten Through this day and future days.

So until we are together again under that summer sky I will carry with me the memory of the friendship we once had and will always have.

Chana Mayer

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THE OTHER OPTION CREDIT UNIONS

In 1990 in Levis, Quebec, a man named Alphonse Desjardins organized the first credit union in North America. He named it Caise Populaire. From here, the idea spread amongst the working people across Canada and the United States. Credit unions were born of adversity, as the theories of writers on co-operatives in society were put to the test, the actual practices

of people mastering their own money.

A credit union is a co-operative designed to provide its members with efficient, inexpensive savings and loan services. There are two kinds of credit unions, the first is called closed bond, which are organized in industrial plants, school systems, and churches, and by stature their membership is restricted to those areas listed above. The second group is open bond and they serve the community in general. It is estimated that one fourth to one half of all credit union members in the world join a credit union to take out a loan. These loans are usually at lower interest rates than loans from other financial institutions. Everyone who invests money (shares) becomes a voting owner of the credit union. Regardless of how many shares, a democratic axiom applies - one member= one vote. A credit union, just like banks, and trust companies, is covered by the Canadian Bank Act and provincial banking laws. Monies are insured and safe.

In Lambton County there are eight credit unions operating. They are in Sarnia, Brigden, Port Lambton, and Wyoming. The largest community credit union is St. Willibrord Credit Union with offices in communities in Lambton County. The oldest is Moore Credit Union(1939). In Sarnia, the plants with credit unions are Dow Chemical, Imperial Oil, Polysar (Nova), and Cabot Carbon. In Sarnia, the Railway Credit Union, and the Sarnia Dominion Civil Servants operates. As of October 1989 there were 12 million Canadians as numbers of a credit union and as times change the credit unions continue to expand services and membership. But the phenomenal growth is in the Third World countries as they struggle to become economically self-sufficient.

Alex McBride



Dow Chemical Employees (Sarnia)

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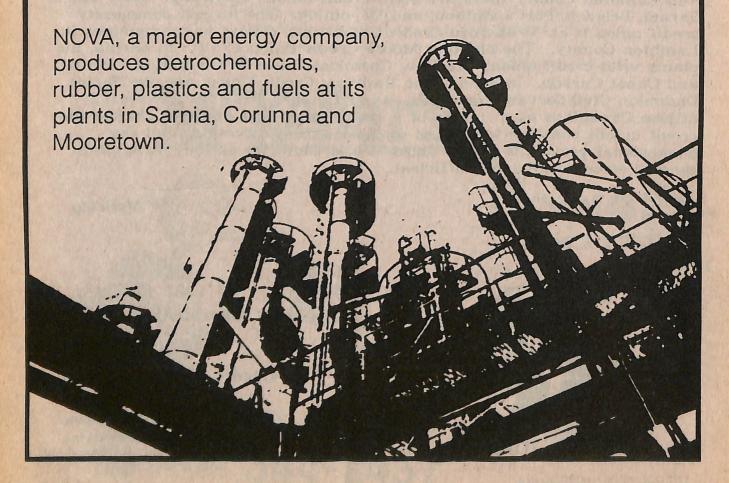
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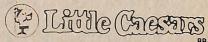
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